



FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than April 13, 2015.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President)
1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *Ronald Young Schram, Palm Beach, Florida, and Frank Jay Hessel*, Coral Gables, Florida, both to retain voting shares of Flagler Bank, West Palm Beach, Florida.

Board of Governors of the Federal Reserve System, March 24, 2015.

Michael J. Lewandowski,
Associate Secretary of the Board.

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